

tape, compact disk, DVD, optical storage disk, and/or any other computer data storage device. Removable storage drive **914** reads from and/or writes to removable storage unit **918** in a well-known manner.

According to some embodiments, secondary memory **910** may include other means, instrumentalities or other approaches for allowing computer programs and/or other instructions and/or data to be accessed by computer system **900**. Such means, instrumentalities or other approaches may include, for example, a removable storage unit **922** and an interface **920**. Examples of the removable storage unit **922** and the interface **920** may include a program cartridge and cartridge interface (such as that found in video game devices), a removable memory chip (such as an EPROM or PROM) and associated socket, a memory stick and USB port, a memory card and associated memory card slot, and/or any other removable storage unit and associated interface.

Computer system **900** may further include a communication or network interface **924**. Communication interface **924** enables computer system **900** to communicate and interact with any combination of remote devices, remote networks, remote entities, etc. (individually and collectively referenced by reference number **928**). For example, communication interface **924** may allow computer system **900** to communicate with remote devices **928** over communications path **926**, which may be wired and/or wireless, and which may include any combination of LANs, WANs, the Internet, etc. Control logic and/or data may be transmitted to and from computer system **900** via communication path **926**.

The operations in the preceding embodiments can be implemented in a wide variety of configurations and architectures. Therefore, some or all of the operations in the preceding embodiments may be performed in hardware, in software or both. In some embodiments, a tangible apparatus or article of manufacture comprising a tangible computer usable or readable medium having control logic (software) stored thereon is also referred to herein as a computer program product or program storage device. This includes, but is not limited to, computer system **900**, main memory **908**, secondary memory **910** and removable storage units **918** and **922**, as well as tangible articles of manufacture embodying any combination of the foregoing. Such control logic, when executed by one or more data processing devices (such as computer system **900**), causes such data processing devices to operate as described herein.

Based on the teachings contained in this disclosure, it will be apparent to persons skilled in the relevant art(s) how to make and use embodiments of the disclosure using data processing devices, computer systems and/or computer architectures other than that shown in FIG. **9**. In particular, embodiments may operate with software, hardware, and/or operating system implementations other than those described herein.

It is to be appreciated that the Detailed Description section, and not the Summary and Abstract sections, is intended to be used to interpret the claims. The Summary and Abstract sections may set forth one or more, but not all, embodiments of the disclosure as contemplated, and thus, are not intended to limit the disclosure or the appended claims in any way.

While the disclosure has been described herein with reference to exemplary embodiments for exemplary fields and applications, it should be understood that the disclosure is not limited thereto. Other embodiments and modifications thereto are possible, and are within the scope and spirit of the disclosure. For example, embodiments are not limited to the

software, hardware, firmware, and/or entities illustrated in the figures and/or described herein. Further, embodiments (whether or not explicitly described herein) have significant utility to fields and applications beyond the examples described herein.

Embodiments have been described herein with the aid of functional building blocks illustrating the implementation of specified functions and relationships thereof. The boundaries of these functional building blocks have been arbitrarily defined herein for the convenience of the description. Alternate boundaries can be defined as long as the specified functions and relationships (or equivalents thereof) are appropriately performed. Also, alternative embodiments may perform functional blocks, steps, operations, methods, etc. using orderings different than those described herein.

References herein to “one embodiment,” “an embodiment,” “an example embodiment,” or similar phrases, indicate that the embodiment described may include a particular feature, structure, or characteristic, but every embodiment may not necessarily include the particular feature, structure, or characteristic. Moreover, such phrases are not necessarily referring to the same embodiment. Further, when a particular feature, structure, or characteristic is described in connection with an embodiment, it would be within the knowledge of persons skilled in the relevant art(s) to incorporate such feature, structure, or characteristic into other embodiments whether or not explicitly mentioned or described herein.

The breadth and scope of the disclosure should not be limited by any of the above-described embodiments, but should be defined only in accordance with the following claims and their equivalents.

What is claimed is:

1. An electronic device comprising:

- a memory configured to store a map module that includes a location of a terminal, wherein the terminal comprises a fast passage gate, wherein the map module indicates one or more eligible credentials of a plurality of credentials, wherein the one or more eligible credentials are compatible with the fast passage gate;
- a wireless radio;
- a secure transaction subsystem configured to store the plurality of credentials; and
- a processor communicatively coupled to the memory, the secure transaction subsystem, and the wireless radio, wherein the processor is configured to:
 - receive, via the wireless radio, a poll message;
 - in response to receiving the poll message, send, via the wireless radio, a response message;
 - subsequent to sending the response message, receive, via the wireless radio, location information;
 - based at least in part on the location information, determine that a distance between the electronic device and the terminal is less than a predetermined distance, wherein the predetermined distance varies based on a rate at which the electronic device approaches the terminal;
 - in response to determining the distance between the electronic device and the terminal is less than the predetermined distance, present the one or more eligible credentials of the plurality of credentials, wherein a length of time for presenting the one or more eligible credentials varies based on the rate at which the electronic device approaches the terminal;
 - select a credential from the one or more eligible credentials; and
 - initiate a transaction with the terminal using the selected credential.